IN THE CLAIMS:

1. (currently amended) A computer-implemented method for determining a bid price for at least one tranche of a portfolio of financial instruments using a computer coupled to a database, the computer configured to calculate for the at least one tranche ~~that satisfies~~ at least one of an internal rate of return (IRR), a net present value (NPV) and a time to profit probability ~~requirements~~, said method comprising the steps of:

dividing the portfolio into separately marketable sub-portfolios or tranches;

giving each tranche a trial bid price;

combining the tranches with historical asset performance data of at least one of a buying or selling party, other market and underwriting; and

utilizing the computer to perform ~~performing~~ at least one of a NPV, an IRR and a time to profit analysis on the tranches.

2. (original) A method according to Claim 1 wherein said step of dividing the portfolio into separately marketable sub-portfolios or tranches further comprises the step of forecasting a cash flow probability distribution and time duration from prior analysis.

3. (currently amended) A method according to ~~Claim 1~~ Claim 2 wherein said step of forecasting a cash flow probability distribution further comprises the step of expressing a tranche probabilistic evaluation as at least one of a minimum high evaluation, a most probable evaluation, a low evaluation and other suitable probability distribution.

4. (original) A method according to Claim 1 wherein said step of combining the tranches with historical asset performance data further comprises the step of using an iterated sampling technique to produce a distribution.

5. (original) A method according to Claim 4 wherein said step of using an iterated sampling technique further comprises the step of using a Monte Carlo analysis.

6. (original) A method according to Claim 1 further comprising the step of selecting tranches not to buy.

7. (original) A method according to Claim 6 further comprising the step of recognizing a pattern of the best selection of tranches to purchase and at what price, subject to constraints.

8. (original) A method according to Claim 7 wherein said step of recognizing a pattern of the best selection of tranches to purchase is determined by stochastic optimization.

9. (currently amended) A method according to Claim 6 wherein said step of ~~randomly~~ selecting tranches not to buy further comprises the step of selecting tranches ~~whose~~ having a mean internal rate of return (IRR) that is below a defined threshold.

10. (currently amended) A method according to Claim 6 wherein said step of ~~randomly~~ selecting tranches not to buy further comprises the step of selecting tranches ~~whose~~ having a negative net present value (NPV) ~~is negative~~ or ~~whose~~ a certain time to profit that is ~~below~~ greater than a defined threshold.

11. (currently amended) A system for determining a bid price for at least one tranche of a portfolio of financial instruments that satisfies at least one of an internal rate of return (IRR), a net present value (NPV) and a time to profit probability requirements, said system comprising:

a computer configured as a server and further configured with a database of asset portfolios; and

at least one client system connected to said server through a network, said server configured to divide the portfolio into separately marketable sub-portfolios or tranches, assign each tranche a trial bid price, combine the tranches with historical asset performance data of at least one of a buying or selling party, other market and underwriting, and ~~performing~~ perform at least one of a NPV, an IRR and a time to profit analysis on the tranches.

12. (original) A system according to Claim 11 wherein said server is configured to forecast a cash flow probability distribution and time duration using a prior analysis.

13. (original) A system according to Claim 11 wherein said server is configured to express a tranche probabilistic evaluation as at least one of a minimum high evaluation, a most probable evaluation, a low evaluation and other suitable probability distribution.

14. (original) A system according to Claim 11 wherein said server is configured to use an iterated sampling technique to produce a distribution.

15. (original) A system according to Claim 14 wherein said server is configured to use a Monte Carlo analysis.

16. (original) A system according to Claim 11 wherein said server is configured to select tranches not to buy.

17. (original) A system according to Claim 16 wherein said server is configured to recognize a pattern of the best selection of tranches to purchase and at what price, subject to constraints.

18. (original) A system according to Claim 17 wherein said server is configured to use stochastic optimization to recognize a pattern of the best selection of tranches to purchase.

19. (currently amended) A system according to Claim 16 wherein said server is configured to select tranches ~~whose~~ having a mean internal rate of return (IRR) that is below a defined threshold.

20. (currently amended) A system according to Claim 16 wherein said server is configured to select tranches ~~whose~~ having a negative net present value (NPV) ~~is negative~~ or ~~whose~~ a certain time to profit that is ~~below~~ greater than a defined threshold.

21. (currently amended) A computer for determining a bid price for at least one tranche of a portfolio of financial instruments that satisfies at least one of an internal rate of return (IRR), a net present value (NPV) and a time to profit probability requirements, said computer including a database of asset portfolios, said computer programmed to:

divide the portfolio into separately marketable sub-portfolios or tranches;

assign each tranche a trial bid price;

combine the tranches with historical asset performance data of at least one of a buying or selling party, other market and underwriting; and

~~performing~~ perform at least one of a NPV, an IRR and a time to profit analysis on the tranches.

22. (original) A computer according to Claim 21 programmed to forecast a cash flow probability distribution and time duration using a prior analysis.

23. (original) A computer according to Claim 21 programmed to express a tranche probabilistic evaluation as at least one of a minimum high evaluation, a most probable evaluation, a low evaluation and other suitable probability distribution.

24. (original) A computer according to Claim 21 programmed to use an iterated sampling technique to produce a distribution.

25. (original) A computer according to Claim 24 programmed to use a Monte Carlo analysis.

26. (original) A computer according to Claim 21 programmed to select tranches not to buy.

27. (original) A computer according to Claim 26 programmed to recognize a pattern of the best selection of tranches to purchase and at what price, subject to constraints.

28. (original) A computer according to Claim 27 programmed to use stochastic optimization to recognize a pattern of the best selection of tranches to purchase.

29. (currently amended) A computer according to Claim 26 programmed to select tranches ~~whose~~ having a mean internal rate of return (IRR) that is below a defined threshold.

30. (currently amended) A computer according to Claim 26 programmed to select tranches ~~whose~~ having a negative net present value (NPV) ~~is negative~~ or ~~whose~~ a certain time to profit that is ~~below~~ greater than a defined threshold.